

1	Unified Rate Review v2.0.4																													
2																														
3	Company Legal Name:		Anthem Health Plans of Kentu State:										KY																	
4	HIOS Issuer ID:		36239										Market:		Individual															
5	Effective Date of Rate Change(s): 1/1/2016																													
6																														
7																														
8	Market Level Calculations (Same for all Plans)																													
9																														
10																														
11	Section I: Experience period data																													
12	Experience Period:		1/1/2014		to		12/31/2014																							
13			Experience Period																											
14			Aggregate Amount		PMPM		% of Prem																							
15	Premiums (net of MLR Rebate) in Experience Period:		\$159,458,249		\$231.27		100.00%																							
16	Incurred Claims in Experience Period		\$137,590,557		199.55		86.29%																							
17	Allowed Claims:		\$206,176,948		299.03		129.30%																							
18	Index Rate of Experience Period				\$299.00																									
19	Experience Period Member Months		689,497																											
20																														
21	Section II: Allowed Claims, PMPM basis																													
22			Experience Period		Projection Period: 1/1/2016		to		12/31/2016		Mid-point to Mid-point, Experience to Projection:		24 months																	
23			on Actual Experience Allowed		Adj't. from Experience to Projection Period		Annualized Trend Factors		Projections, before credibility Adjustment		Credibility Manual																			
24	Benefit Category		Utilization Description		Utilization per 1,000		Average Cost/Service		PMPM		Pop'l risk Morbidity		Other		Cost		Util		Utilization per 1,000		Average Cost/Service		PMPM							
25	Inpatient Hospital		Days		179.61		\$3,593.56		\$53.79		0.867		1.413		1.038		1.024		163.29		\$5,470.60		\$74.44		307.64		\$3,512.78		\$90.05	
26	Outpatient Hospital		Visits		937.98		1,060.04		82.86		0.867		1.413		1.038		1.024		852.76		1,613.74		114.68		1421.36		1,033.57		122.42	
27	Professional		Visits		7,365.44		130.95		80.38		0.867		1.413		1.038		1.024		6,696.25		199.35		111.24		10521.01		136.93		120.06	
28	Other Medical		Visits		435.70		237.50		8.62		0.867		1.413		1.038		1.024		396.11		361.55		11.93		626.70		245.26		12.81	
29	Capitation		Benefit Period		12,000.00		0.00		0.00		0.867		1.413		1.020		1.020		10,819.48		0.00		0.00		12000.00		0.15		0.15	
30	Prescription Drug		Prescriptions		11,624.61		75.75		73.38		0.867		1.413		1.085		1.080		11,759.43		126.02		123.50		16757.05		71.52		99.87	
31	Total								\$299.03														435.79						\$445.36	
32	Section III: Projected Experience:																								After Credibility		Projected Period Totals			
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49	Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																													
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Product-Plan Data Collection

Company Legal Name:

HIOS Issuer ID:

Effective Date of Rate Change(s):

Anthem Health Plans of Kentucky, Inc.

36239

1/1/2016

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product		Terminated Product	PPO							
Product ID:		36239KY017	36239KY097							
Metal:		Catastrophic	Catastrophic	Bronze	Bronze	Bronze	Bronze	Bronze	Silver	Silver
AV Metal Value		0.000	0.590	0.619	0.618	0.620	0.593	0.607	0.708	0.713
AV Pricing Value		0.000	0.623	0.768	0.761	0.766	0.720	0.762	0.899	0.932
Plan Type:		PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
Plan Name		2014 Experience								
Plan ID (Standard Component ID):		36239KY0170000	36239KY0970023	36239KY0970015	36239KY0970016	36239KY0970017	36239KY0970018	36239KY0970019	36239KY0970020	36239KY0970021
Exchange Plan?		No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Historical Rate Increase - Calendar Year - 2		0.00%	0.00%							
Historical Rate Increase - Calendar Year - 1		0.00%	-2.43%							
Historical Rate Increase - Calendar Year 0		0.00%	10.44%							
Effective Date of Proposed Rates		1/1/2015	1/1/2016	1/1/2016	1/1/2016	1/1/2016	1/1/2016	1/1/2016	1/1/2016	1/1/2016
Rate Change % (over prior filing)		0.00%	18.01%	8.00%	8.26%	12.32%	7.83%	16.01%	10.93%	5.66%
Cum'tive Rate Change % (over 12 mos prior)		-999.00%	18.01%	8.00%	8.26%	12.32%	7.83%	16.01%	10.93%	5.66%
Proj'd Per Rate Change % (over Exper. Period)		0.00%	13.07%	7.74%	13.32%	12.72%	1.72%	17.61%	11.48%	10.77%
Product Threshold Rate Increase %		0.00%	10.44%							

Section II: Components of Premium Increase (PMPM Dollar Amount above Current Average Rate PMPM)

Plan ID (Standard Component ID):	Total	36239KY0170000	36239KY0970023	36239KY0970015	36239KY0970016	36239KY0970017	36239KY0970018	36239KY0970019	36239KY0970020	36239KY0970021
Inpatient	\$5.08	\$0.00	\$17.82	\$19.52	\$19.40	\$21.56	\$18.37	\$23.55	\$24.01	\$20.98
Outpatient	\$7.18	\$0.00	\$25.21	\$27.61	\$27.44	\$30.49	\$25.98	\$33.31	\$33.96	\$29.67
Professional	\$7.02	\$0.00	\$24.63	\$26.98	\$26.82	\$29.79	\$25.39	\$32.55	\$33.19	\$28.99
Prescription Drug	\$6.48	\$0.00	\$22.74	\$24.90	\$24.75	\$27.50	\$23.44	\$30.05	\$30.63	\$26.76
Other	\$0.75	\$0.00	\$2.63	\$2.88	\$2.87	\$3.18	\$2.71	\$3.48	\$3.55	\$3.10
Capitation	\$0.01	\$0.00	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.03	\$0.03	\$0.02
Administration	-\$2.30	\$0.00	-\$20.14	-\$13.57	-\$13.80	-\$14.90	-\$14.64	-\$16.14	-\$11.27	-\$8.83
Taxes & Fees	-\$16.60	\$0.00	-\$48.89	-\$64.10	-\$63.44	-\$62.22	-\$60.22	-\$60.50	-\$73.58	-\$79.07

Risk & Profit Charge	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Rate Increase	\$7.60	\$0.00	\$24.03	\$24.25	\$24.06	\$35.43	\$21.06	\$46.33	\$40.51	\$21.62
Member Cost Share Increase	\$6.11	\$0.00	\$47.39	\$30.14	\$40.13	\$33.97	\$42.08	\$29.05	\$24.46	\$27.12

Average Current Rate PMPM	\$313.48	\$0.00	\$133.41	\$303.00	\$291.24	\$287.61	\$269.00	\$289.38	\$370.79	\$382.10
Projected Member Months	411,133	0	5,576	10,920	19,782	13,776	11,840	27,773	40,014	33,755

ation III: Experience Period Information

Plan ID (Standard Component ID):	Total	36239KY0170000	36239KY0970023	36239KY0970015	36239KY0970016	36239KY0970017	36239KY0970018	36239KY0970019	36239KY0970020	36239KY0970021
Plan Adjusted Index Rate	\$75.97	\$0.00	\$228.88	\$296.09	\$278.95	\$282.25	\$293.96	\$269.18	\$334.83	\$349.62
Member Months	689,497	538,043	2,468	4,670	11,549	5,448	4,435	10,081	18,663	30,301
Total Premium (TP)	\$52,381,263	\$0	\$564,879	\$1,382,720	\$3,221,613	\$1,537,683	\$1,303,699	\$2,713,569	\$6,248,970	\$10,593,946
EHB Percent of TP, [see instructions]	100.00%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TP	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Allowed Claims (TAC)	\$206,176,948	\$128,320,047	\$258,943	\$1,853,035	\$2,977,454	\$1,033,378	\$861,769	\$2,149,715	\$10,602,484	\$13,580,698
EHB Percent of TAC, [see instructions]	37.76%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TAC	62.24%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Allowed Claims which are not the issuer's obligation:	\$68,586,391	\$47,521,878	\$173,859	\$586,230	\$1,140,913	\$637,721	\$435,119	\$1,159,977	\$2,923,598	\$4,473,637
Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$3,948,108	\$0	\$0	\$0	\$0	\$0	\$0	\$570	\$868,896	\$868,907
Portion of above payable by HHS on behalf of insured person, as %	5.76%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	29.72%	19.42%
Total Incurred claims, payable with issuer funds	\$137,590,557	\$80,798,169	\$85,085	\$1,266,805	\$1,836,541	\$395,657	\$426,650	\$989,738	\$7,678,886	\$9,107,061
Net Amt of Rein	\$10,090,198.88	\$0.00	-\$8,707.23	\$372,908.46	\$430,196.26	-\$23,704.24	\$14,049.19	\$32,986.77	\$1,434,319.35	\$1,100,740.87
Net Amt of Risk Adj	\$171,883.61	\$0.00	\$306,015.19	\$369,558.63	\$1,460,349.63	\$934,190.41	\$683,344.26	\$1,809,003.37	\$107,463.36	\$1,158,166.94
Incurred Claims PMPM	\$199.55	\$150.17	\$34.48	\$271.26	\$159.02	\$72.62	\$96.20	\$98.18	\$411.45	\$300.55
Allowed Claims PMPM	\$299.03	\$238.49	\$104.92	\$396.80	\$257.81	\$189.68	\$194.31	\$213.24	\$568.10	\$448.19
EHB portion of Allowed Claims, PMPM	\$112.92	\$0.00	\$104.92	\$396.80	\$257.81	\$189.68	\$194.31	\$213.24	\$568.10	\$448.19

ation IV: Projected (12 months following effective date)

Plan ID (Standard Component ID):	Total	36239KY0170000	36239KY0970023	36239KY0970015	36239KY0970016	36239KY0970017	36239KY0970018	36239KY0970019	36239KY0970020	36239KY0970021
Plan Adjusted Index Rate	\$371.22	\$0.00	\$258.79	\$319.01	\$316.12	\$318.14	\$299.02	\$316.58	\$373.26	\$387.28
Member Months	411,133	-	5,576	10,920	19,782	13,776	11,840	27,773	40,014	33,755
Total Premium (TP)	\$152,621,175	\$0	\$1,442,991	\$3,483,576	\$6,253,425	\$4,382,664	\$3,540,453	\$8,792,474	\$14,935,563	\$13,072,788
EHB Percent of TP, [see instructions]	100.00%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TP	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Allowed Claims (TAC)	\$181,739,185	\$0	\$2,038,377	\$4,624,963	\$8,523,936	\$5,967,583	\$5,017,859	\$12,184,947	\$17,941,609	\$15,258,392
EHB Percent of TAC, [see instructions]	100.00%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TAC	0.00%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Allowed Claims which are not the issuer's obligation	\$56,363,704	\$0	\$853,181	\$1,761,651	\$3,384,384	\$2,365,417	\$2,108,588	\$4,958,425	\$5,660,437	\$4,507,817
Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$8,182,776	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,413,743	\$1,237,424
Portion of above payable by HHS on behalf of insured person, as %	14.52%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	24.98%	27.45%
Total Incurred claims, payable with issuer funds	\$125,375,481	\$0	\$1,185,197	\$2,863,312	\$5,139,553	\$3,602,166	\$2,909,271	\$7,226,522	\$12,281,172	\$10,750,575
Net Amt of Rein	\$7,482,602	\$0	\$70,667	\$170,724	\$306,443	\$214,777	\$173,464	\$430,878	\$732,259	\$640,997
Net Amt of Risk Adj	\$592,030	\$0	\$5,591	\$13,508	\$24,246	\$16,993	\$13,725	\$34,091	\$57,937	\$50,716

State: KY
Market: Individual



			PPO - Off-Exchange		PPO - MSP		HMO- On Exchange Individual			
			36239KY100		36239KY113		36239KY114			
Silver	Silver	Gold	Silver	Gold	Silver	Gold	Bronze	Silver	Silver	Gold
0.708	0.684	0.809	0.719	0.801	0.719	0.801	0.599	0.689	0.688	0.794
0.924	0.932	1.172	0.947	1.185	0.947	1.185	0.658	0.806	0.783	1.037
PPO	PPO	PPO	PPO	PPO	PPO	PPO	HMO	HMO	HMO	HMO
					Cross and Blue Shield Silver DirectAccess, a	Cross and Blue Shield Gold DirectAccess, a				
36239KY0970022	36239KY0970025	36239KY0970027	36239KY1000020	36239KY1000024	36239KY1130005	36239KY1130006	36239KY1140001	36239KY1140005	36239KY1140013	36239KY1140009
Yes	Yes	Yes	No	No	Yes	Yes	Yes	Yes	Yes	Yes
			0.00%		0.00%		0.00%			
			-7.90%		-7.45%		0.00%			
			14.29%		11.66%		19.08%			
1/1/2016	1/1/2016	1/1/2016	1/1/2016	1/1/2016	1/1/2016	1/1/2016	1/1/2016	1/1/2016	1/1/2016	1/1/2016
6.44%	11.80%	17.95%	8.92%	16.79%	8.60%	16.30%	15.12%	16.93%	0.00%	26.36%
6.44%	11.80%	17.95%	8.92%	16.79%	8.60%	16.30%	15.12%	16.93%	-999.00%	26.36%
8.17%	0.00%	0.00%	8.28%	8.81%	8.28%	8.81%	0.00%	0.00%	0.00%	0.00%
			14.29%		11.66%		19.08%			

36239KY0970022	36239KY0970025	36239KY0970027	36239KY1000020	36239KY1000024	36239KY1130005	36239KY1130006	36239KY1140001	36239KY1140005	36239KY1140013	36239KY1140009
\$21.18	\$24.68	\$30.89	\$22.60	\$30.93	\$23.74	\$32.86	\$20.41	\$24.44	\$0.00	\$32.71
\$29.95	\$34.90	\$43.69	\$31.97	\$43.74	\$33.57	\$46.47	\$28.87	\$34.56	\$0.00	\$46.26
\$29.27	\$34.10	\$42.69	\$31.24	\$42.74	\$32.81	\$45.41	\$28.21	\$33.77	\$0.00	\$45.20
\$27.02	\$31.48	\$39.40	\$28.83	\$39.45	\$30.28	\$41.92	\$26.04	\$31.17	\$0.00	\$41.72
\$3.13	\$3.65	\$4.56	\$3.34	\$4.57	\$3.51	\$4.85	\$3.02	\$3.61	\$0.00	\$4.83
\$0.02	\$0.03	\$0.04	\$0.03	\$0.04	\$0.03	\$0.04	\$0.02	\$0.03	\$0.00	\$0.04
-\$9.30	-\$10.73	-\$6.85	-\$9.49	-\$6.14	-\$9.34	-\$5.97	-\$18.04	-\$15.09	\$0.00	-\$12.35
-\$77.90	-\$75.87	-\$91.71	-\$78.53	-\$93.40	-\$78.81	-\$93.73	-\$52.82	-\$63.86	\$0.00	-\$77.82

\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$23.36	\$42.24	\$62.70	\$29.99	\$61.92	\$35.79	\$71.84	\$35.70	\$48.62	\$0.00	\$80.59
\$29.09	\$8.77	\$22.29	\$14.90	\$29.16	\$14.43	\$28.85	\$40.98	\$17.68	\$0.00	\$21.88

\$363.05	\$357.90	\$349.30	\$336.12	\$368.68	\$416.25	\$440.68	\$236.16	\$287.17	\$0.00	\$305.70
36,342	20,165	26,342	7,458	14,637	27,585	17,274	26,757	26,301	26,301	18,535

36239KY0970022	36239KY0970025	36239KY0970027	36239KY1000020	36239KY1000024	36239KY1130005	36239KY1130006	36239KY1140001	36239KY1140005	36239KY1140013	36239KY1140009
\$354.76	\$0.00	\$0.00	\$363.38	\$452.27	\$363.38	\$452.27	\$0.00	\$0.00	\$0.00	\$0.00
22,275	0	0	4,656	9,079	16,565	11,264	0	0	0	0
\$7,902,331	\$0	\$0	\$1,691,893	\$4,106,186	\$6,019,373	\$5,094,402	\$0	\$0	\$0	\$0
100.00%	0.00%	0.00%	100.00%	100.00%	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	100.00%	100.00%
\$10,552,404	\$0	\$0	\$2,814,064	\$8,432,292	\$11,868,744	\$10,871,921	\$0	\$0	\$0	\$0
100.00%	0.00%	0.00%	100.00%	100.00%	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	100.00%	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	100.00%	100.00%
\$3,007,818	\$0	\$0	\$730,874	\$1,108,728	\$3,283,410	\$1,402,629	\$0	\$0	\$0	\$0
\$428,930	\$0	\$0	\$0	\$0	\$1,780,804	\$0	\$0	\$0	\$0	\$0
14.26%			0.00%	0.00%	54.24%	0.00%				
\$7,544,586	\$0	\$0	\$2,083,190	\$7,323,564	\$8,585,335	\$9,469,292	\$0	\$0	\$0	\$0

\$1,732,904.52	\$0.00	\$0.00	\$324,693.44	\$1,081,121.74	\$1,997,098.01	\$1,601,591.72	\$0.00	\$0.00	\$0.00	\$0.00
\$1,155,858.71	\$0.00	\$0.00	-\$745,172.91	-\$1,734,546.30	-\$2,196,536.96	-\$3,135,810.70	\$0.00	\$0.00	\$0.00	\$0.00

\$338.70	\$0.00	\$0.00	\$447.42	\$806.65	\$518.28	\$840.67	\$0.00	\$0.00	\$0.00	\$0.00
\$473.73	\$0.00	\$0.00	\$604.40	\$928.77	\$716.50	\$965.19	\$0.00	\$0.00	\$0.00	\$0.00
\$473.73	\$0.00	\$0.00	\$604.40	\$928.77	\$716.50	\$965.19	\$0.00	\$0.00	\$0.00	\$0.00

36239KY0970022	36239KY0970025	36239KY0970027	36239KY1000020	36239KY1000024	36239KY1130005	36239KY1130006	36239KY1140001	36239KY1140005	36239KY1140013	36239KY1140009
\$383.75	\$386.99	\$486.82	\$393.48	\$492.12	\$393.48	\$492.12	\$273.25	\$334.77	\$325.20	\$430.62
36,342	20,165	26,342	7,458	14,637	27,585	17,274	26,757	26,301	26,301	18,535
\$13,946,311	\$7,803,647	\$12,823,803	\$2,934,603	\$7,203,148	\$10,854,253	\$8,500,867	\$7,311,317	\$8,804,664	\$8,553,057	\$7,981,573
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$16,486,477	\$8,794,437	\$13,525,081	\$3,345,519	\$7,640,316	\$12,387,015	\$9,025,673	\$10,285,396	\$10,238,166	\$10,061,493	\$8,391,947
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$5,017,857	\$2,377,168	\$2,973,809	\$934,852	\$1,719,973	\$3,460,771	\$2,031,385	\$4,304,001	\$3,030,293	\$3,060,166	\$1,853,531
\$1,320,103	\$738,654	\$0	\$0	\$0	\$1,836,637	\$0	\$0	\$829,966	\$806,249	\$0
26.31%	31.07%	0.00%	0.00%	0.00%	53.07%	0.00%	0.00%	27.39%	26.35%	0.00%
\$11,468,620	\$6,417,268	\$10,551,272	\$2,410,667	\$5,920,344	\$8,926,244	\$6,994,288	\$5,981,394	\$7,207,873	\$7,001,327	\$6,538,416
\$683,811	\$382,626	\$629,114	\$143,890	\$353,379	\$532,223	\$417,031	\$358,118	\$431,550	\$419,184	\$391,469
\$54,104	\$30,274	\$49,776	\$11,385	\$27,960	\$42,110	\$32,996	\$28,335	\$34,145	\$33,166	\$30,973